

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-50377**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/22/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): Kayla Marie Fish fka Kayla Marie Krugjohn PO Box 454 Sturgis, SD 57785		Michael James Fish PO Box 454 Sturgis, SD 57785
Case Number: 09-50377	Social Security/Taxpayer ID Numbers: xxx-xx-6405 xxx-xx-1098	
Attorney for Debtor(s): Stan H. Anker Anker Law Group, P.C. 1301 West Omaha Street, Suite 207 Rapid City, SD 57701 Telephone number: 605-718-7050	Bankruptcy Trustee: John S. Lovald Trustee PO Box 627 Pierre, SD 57501 Telephone number: 605-224-9137	

Meeting of Creditors:

Date: **October 19, 2009**Time: **01:30 PM**Location: **515 9th Street, Rm B16, Federal Building
and US Courthouse, Rapid City, SD 57702**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:
12/18/09

To Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 225 S. Pierre St., Room 203 Pierre, SD 57501-2463 Telephone number: 605-945-4460 www.sdb.uscourts.gov	For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court
Hours Open: Monday – Friday 8:00 AM – 5:00 PM	Date: 9/22/09

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICEDistrict/off: 0869-5
Case: 09-50377User: bdool
Form ID: b9aPage 1 of 1
Total Noticed: 19

Date Rcvd: Sep 22, 2009

The following entities were noticed by first class mail on Sep 24, 2009.

db/db +Kayla Marie Fish, Michael James Fish, PO Box 454, Sturgis, SD 57785-0454
 aty +Stan H. Anker, Anker Law Group, P.C., 1301 West Omaha Street, Suite 207,
 Rapid City, SD 57701-2421
 tr +John S. Lovald, Trustee, PO Box 627, Pierre, SD 57501-0627
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 953745 ACS/Education Services, PO Box 7058, Utica, NY 13504-7058
 953746 +Bruce A. Hubbard, Attorney, PO Box 580, Sturgis, SD 57785-0580
 953749 +Citizens Automobile Finance, Inc, Asset Disposition, 480 Jefferson Blvd, RJW500,
 Warwick, RI 02886-1359
 953750 +GM Card Services, PO Box 5259, Carol Stream, IL 60197-5259
 953752 +Richard G. Schmid, 1300 Junction Avenue, Sturgis, SD 57785-1938
 953758 +WFFNATBANK, PO Box 94498, Las Vegas, NV 89193-4498
 953753 +Wells Fargo - VISA, PO Box 10347, Des Moines, IA 50306-0347
 953754 +Wells Fargo Educ Finc Service, 301 East 58th Street, N, Sioux Falls, SD 57104-0422
 953755 Wells Fargo Education Financial Ser, PO Box 5185, Sioux Falls, SD 57117-5185
 953757 +Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701-4747
 953756 +Wells Fargo Home Mortgage, 1 Home Campus, X2302-04A, Des Moines, IA 50328-0001

The following entities were noticed by electronic transmission on Sep 22, 2009.

953748 +EDI: CHASE.COM Sep 22 2009 18:03:00 CHASE, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 953747 EDI: CHASE.COM Sep 22 2009 18:03:00 Cardmember Service - CHASE, PO Box 94014,
 Palatine, IL 60094-4014
 953751 +EDI: HFC.COM Sep 22 2009 18:03:00 HSBC, PO Box 15524, Wilmington, DE 19850-5524
 953759 +EDI: WFNBNB.COM Sep 22 2009 18:03:00 WFNBNB, 4590 East Broad Street,
 Columbus, OH 43213-1301
 953753 +EDI: WFFC.COM Sep 22 2009 18:03:00 Wells Fargo - VISA, PO Box 10347,
 Des Moines, IA 50306-0347
 953756 +EDI: WFFC.COM Sep 22 2009 18:03:00 Wells Fargo Home Mortgage, 1 Home Campus, X2302-04A,
 Des Moines, IA 50328-0001

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2009

Signature:

